1983 Index

ATMs: ATMs are growing up M 8; Compete through service D 41.

Bankruptcy: Creditors win bankruptcy ruling J 15; Counseling My 34; Failed banks often mismanaged Ag 16; Reaffirmation O 70.

Behavior: How to identify personalities Je 31.

Board of directors: (Also see volunteers) Board agenda J 34, F 42, M 34, Ap 34, My 38, Je 34, Jy 64, Ag 42, S 76, O 16, N 56, D 24; Letters J 48; Idea exchange F 57, S 81, O 91, N 44; CUNA against director pay M 16; Chief elected official Ap 30; Should the manager also head the board? My 56 & Letters Jy 60, S 72; Board liability Jy 54.

Collection/delinquency: Idea exchange J 29, My 70, Jy 50, S 82, N 46; Review your collection practices Jy 28; Fair Debt Collection rules Jy 28.

Committees: Supervisory: Selecting the right auditor J 69; Investment committee M 74; Supervisory committee Ap 30, D 46; Supervisory: The ABCs of an EDP audit Jy 34; Supervisory: New audit manual reviewed Jy 35; Idea exchange O 88.

Competition: Competing with the big guys J 58; Competition from without and within N 22; Compete through service D 41.

Credit unions—future: Capital events J
25; Coping with the unexpected F
46; Look for growth of 10-12% Jy
42; The coming year looks good for
CUs N 68; Compete through service
D 41.

CUSOs: CUNA studies CUSOs Ap 20;

Some cautions on CUSOs Je 13; Policy statement on CUSOs adopted by CUNA N 34; Compete through service D 41.

Deregulation: I'd like to know J 44, D 46; Coping with the unexpected F 46; Grandparent enrollment Je 50.

Economy: Trends F 73, M 67, Ap 61, My 53, Je 47, Ag 55, S 55, O 83, N 51, D 61; Look for growth of 10-12% Jy 42; The coming year looks good for CUs N 68.

Education/training: Discover the power of education F 8; Idea exchange F 57, M 38, Ap 38, Ag 38; Letters F 66, M 64; CCUE courses, exams M 74, Ap 30; Correspondence courses My 34; Group study My 34; Videotapes expand your options Je 66; Audiovisuals make training easy Je 67; Credit union video network Je 68; Job Training Act S 27; Volunteer training S 75; Volunteers: Filling in the training gaps D 8; Volunteers: Learn, listen, and observe D 12; Video teleconference D 14.

Investments: Investment committee M 74; Securities custody M 74; Investment authority M 74; Loans give the best returns Je 42; Certificate renewals Jy 48.

IRAs: I'd like to know J 44, F 18, My 34, Je 50, Ag 60, S 72, O 70, D 46; Three CUs push IRAs Ap 28; CUs grab 5% of IRA market Ap 29; IRAs build member relations O 86; IRAs: Tis the season to be marketing D 48.

Legal briefs: CUs in court F 38; Three lawsuits lost M 16.

Loans: Idea exchange J 29, M 36, 38; Ap 40, Jy 50, S 81, O 89, N 44; Compensating balance J 44; Fixedrate mortgages F 18; Filson: The money-market war is over; go make loans M 56; Beware of joint car loans Ap 15; Credit card loans Ap 30; Blending lending with leasing Ap 66; The market looks good My, 9: Market to different groups My 12: Deficits have a big impact My 12: Kansas CU serves its future My 14; Loan officer records My 34; Loans give the best returns Je 42; Consumers borrow more from CUs Ag 18: Bank loan charge-offs hit seven-year high Ag 22; MMAs lead to VRLs Ag 72; Early write-offs? S 66 & Letters N 60; Interest rate change O 70; Co-maker signature N 32; Mortgages N 32; Trends N 51.

Marketing: Idea exchange J 29, M 37, Ap 40, My 68, Jy 52, Ag 34, 38, S 84, O 91, N 43; CUs command strong market position J 66; Strategic investment account J 67; Marketing must be strengthened M 62; Market to different groups My 12; Kansas CU serves its future My 14; CU's dress-ups are good news Je 61; Sandwich boards still effective Je 62; Membership potential expands Jy 74; Need for marketing is stressed Ag 19; A new name and a new home Ag 28; Six clear steps to cross-selling Ag 30; What's your true potential? S 10; Your potential is greater than ever S 16; Marketing share drafts O 8; Reach out to youth N 72; IRAs: Tis the season to be marketing D

Member relations: Idea exchange J 30, F 54, Ap 42, My 68, 72, Ag 36, S 82, N 46; Giving members the Royal treatment My 74; Hmong refugees receive a Royal welcome My 76; Is member loyalty still essential? Jy 58 & Letters S 68.

Member services: Idea exchange Ap 40, Jy 51, Ag 35, S 84, O 88, N 42, D 31; Blending lending with leasing Ap 66; CU offers seminar in personal computers Jy 76; Letters: Counseling still pays Ag 52.

Membership expansion: Grandparent enrollment Je 50; Open membership for retirees? Ag 50 & Letters O 68; Membership potential expands Jy 74; What's your true potential? S 10; Your potential is greater than ever S 16.

Mergers & charter expansions: Some dos and don'ts Ag 8; Market the merger Ag 12; Why are more mergers occurring? Ag 14; Charter expansions increase potential S 20; Help's available for expanding CUs S 24.

Operations: Idea exchange J 28, F 54, M 36, Ap 38, 40, My 69, 72, Jy 48, Ag 34, S 80, O 90, N 44; Automation: How to pick software and hardware J 38; Trends J 61, M 67, Jy 55, Ag 55, S 55; Cash flow analysis F 18: Automation: How to choose a vendor F 80; Sample costs of EDP systems F 84; Automation: Conversions can be smooth M 76; Tiered pricing M 74; Outside auditors M 74; Dividend withholding M 74; Automation: Controls deter computer abuse Ap 8; Operating guidelines Ap 30; Stick to the basics/Provide full service Ap 44 & Letters Je 53; Four managers named Eaton My 30; Operational security My 34; A chance to check yourself My 42; Three CUs under one roof Je 28; Counseling pays its way Je 52 & Letters Ag 52; No deposit delay Je 50; Share draft kiting Jy 54; Fed funds Jy 54; New products and services S 28; Pricing share drafts O 14; Should trace numbers appear on statements? O 66 & Letters D 53; Public funds deposits O 70; Mem-

1983 Index

bers bring the CU into their homes O 79; Services should pay their own way N 42; Close dormant accounts N 58; Revitalize dormant accounts N 59; Wrong SS number D 46; Central asset account D 46; Withholding compliance D 46; How do your CU services compare? D 22; Share draft fees are/are not essential D 52.

Philosophy: Put your beliefs in writing Jy 38; Louise McCarren Herring is still a reformer D 70.

Planning: Planning: Which should it be? Short-term/long-term J 46 and Letters M 63; Idea exchange F 55.

Political action: You win some, you lose some F 58; Getting involved in politics F 60, CUNA premiers political action training tapes F 62.

Regulation/legislation: "Save Your Savings" J 32; 1982 saw major changes for some state CUs J 14; Creditors win bankruptcy ruling J 15; I'd like to know J 44; Capital events F 15, M 31, Ap 25, My 27; Withholding battle heats up M 40; Grassroots response overwhelms law-makers M 43; It's a busy year for CU lobbyists M 46; New "208" accounting procedures issued O 27; The Equal Credit Opportunity Act O 28; ECOA disagreement D 54.

Savings: Trends J 61, M 67; Money market withdrawals F 18, MMAs win deposits M 52; Filson: The money-market war is over; go make loans M 56; Savings certificates Ag 60; Withdrawal fee S 84; Mailed withdrawals O 91.

Security: Idea exchange Ap 40, My 72; Automation: Controls deter computer abuse Ap 8; Operational security My 34; Board minutes' alteration S 75; Cash theft O 70; EDP security N 32; Prosecuting wrongdoers N 32.

Share insurance: New times call for new approaches N 8; NCUA strives to build its funds N 11; Capital events N 29; Taxation of share insurance corporations D 34.

Small CU: Competing with the big guys J 58; Letters F 66; OUR Federal "pays" birthday dividends My 66; St. Rita's officials are pre-trained My 67; IRAs build member relations O 86.

Staff relations: Idea exchange F 57, M 38, Ap 38, 40, Ag 35, S 82, O 90, N 46; Letters M 64; The right to fire Ap 30; Health seminars Je 50; Job Training Act S 27; Coming to grips with teller turnover O 50; To members, tellers are the CU O 54.

Surveys: Inexpensive member surveys J 59; CUNA annual survey F 73, Ap 62, Je 48; CUNA national member survey M 68, My 53; Volunteers more important than ever Jy 9; A new name and a new home Ag 28; Volunteers: No two are alike Ag 40; What do your members want and need? S 44; Volunteers: What they do and why S 58; How to design and conduct a study O 36; Making questions readable O 44; Volunteers: Their training and education O 56; How to analyze your research data N 14; Use postcards for on-going research N 18.

Volunteers: Pay for volunteers? F 64, & Letters Ap 45, My 57; CUNA against director pay M 16; Idea exchange My 72, Ag 38; Volunteers more important than ever Jy 8; Volunteers: No two are alike Ag 40; Volunteers: What they do and why S 58; Volunteers: Their training and education O 56; Rewards stimulate volunteers...to attend educational meetings O 88; Volunteers: Filling in the training gaps D 8; Volunteers: Learn, listen, and observe D 12.

Wages/benefits: Make your workers partners J 8; An incentive plan for retirement J 13; Retiree benefits J 44; Pension tax F 18; Setting salaries for mid-managers Ag 64; Salary surveys available Ag 66.

